(b)   assessing a credit authorization request from a system user, wherein said request is initiated by a use of said financial product;

(c)   utilizing a predictive modeling routine to perform said assessment;

(d)   accepting or declining said credit authorization request as based upon an outcome of said assessment;

(e)   downloading an assessment result to said data processing system for transfer to a database accessible by one or more remote nodes of said system; and

(f)   applying a fraudi to each assessment and wherein said fraudi is selected from a list of fraudi and wherein each of said fraudi on the list is representative of a defined area of risk.

4.   The method of claim 1, wherein said accepted customer is an individual and wherein an account is representative of a business affiliation and said set of risks is a function of an individual's profile.

5.   The method of claim 1, wherein said accepted customer is an individual and wherein an account is representative of a business affiliation and said set of risks is a function of a business' profile.

6.   The method of claim 1, wherein said accepted customer is an individual, and wherein an account is representative of an individual's and a business' affiliation, and said set of risks is a function of an individual's profile and a business' profile.

9.   The method of claim 1, wherein a set of data relative to said credit authorization request is retained in a memory of said data processing system and utilized to determine the effectiveness of an assessment methodology.